

Information to identify the case:

Debtor 1	Richard Kuhn	Social Security number or ITIN xxx-xx-0116
		EIN _____
Debtor 2 (Spouse, if filing)	Lorraine M. Kuhn	Social Security number or ITIN xxx-xx-0394
		EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 17-31259-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard Kuhn

Lorraine M. Kuhn

8/26/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Richard Kuhn
Lorraine M. Kuhn
Debtors

Case No. 17-31259-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Aug 26, 2022

User: admin
Form ID: 3180W

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Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2022:

Recip ID	Recipient Name and Address
db/jdb	Richard Kuhn, Lorraine M. Kuhn, 738 Croy Rd, Brick, NJ 08724-1102
cr	+ Specialized Loan Servicing, LLC, as servicer for T, P.O. Box 340514, Tampa, FL 33694-0514
517131592	Barron Emergency Physicians, PO Box 7418, Philadelphia, PA 19101-7418
517131593	Brick Dental Associates, 1683 Route 88 Ste B, Brick, NJ 08724-3072
517131594	Bricktown Medical Group, 34 Lanes Mill Rd, Brick, NJ 08724-7056
517131595	Brielle Orthopedics, 457 Jack Martin Blvd, Brick, NJ 08724-7776
517131600	+ Celentano, Stadtmauer & Walentowicz, 1035 US Highway 46, Clifton, NJ 07013-7481
517131606	++++ DOCTORS OFFICE OF BRIC, 686 ROUTE 70, BRICK NJ 08723-4026 address filed with court:, Doctors Office of Bric, 686 Route 70, Brick, NJ 08723-4026
517131604	Diversified Adjustment Swervices, Inc, DASI-Bankrupcty, 60 Coon Rapids Blvd NW, Coon Rapids, MN 55448-5809
517131607	Doctors Office of Bric, 484 Temple Hill Rd Ste 104, New Windsor, NY 12553-5529
517131608	Doctors Office of Brick, PO Box 870, Newburgh, NY 12551-0870
517131609	Donna L. Thompson, Esq., PO Box 679, Allenwood, NJ 08720-0679
517131610	Dr. John Young, Jr., 940 Cedar Bridge Ave Ste 101, Brick, NJ 08723-4170
517131613	Hematology Oncology Associates, 368 Lakehurst Rd Ste 201, Toms River, NJ 08755-7339
517131616	Jose Suatengco, 9 Mule Rd, Toms River, NJ 08755-5043
517131617	Keystone Orthopaedic, c/o NAHGA Claims, PO Box 189, Bridgton, ME 04009-0189
517131618	Lewis Wetstein, M.C., 143 South St, Freehold, NJ 07728-2043
517131620	Meridian Health, PO Box 9319, Trenton, NJ 08650-1319
517131621	Michaelson Foreign Car Parts, 56 Causeway St, South River, NJ 08882-1304
517137519	+ Michaelson Foreign Car Parts, c/o DL Thompson Law, PC, PO Box 679, Allenwood, NJ 08720-0679
517131624	Minuteclinic Diagnostic, PO Box 14099, Belfast, ME 04915-4034
517131625	Najib Alturk, MD, 508 Lakehurst Rd Ste 2B, Toms River, NJ 08755-8000
517327972	Ocean Medical Center, c/o Celentano, Stadtmauer & Walentowicz, 1035 Route 46 E, P.O. Box 2594, Clifton, NJ 07015-2594
517131627	Pluese, Becker & Saltzman, 2000 Horizon Way Ste 900, Mount Laurel, NJ 08054-4303
517131631	Southern Ocean Medical Center, PO Box 650292, Dallas, TX 75265-0292
517131634	St. Joseph Medical Center, 1643 Lewis Ave Ste 203, Billings, MT 59102-4151
517131637	TFC Credit Corporation, PO Box 579, San Ramon, CA 94583-0579

TOTAL: 27

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 26 2022 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 26 2022 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

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lm	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 26 2022 20:52:00	Specialized Loan Servicing, LLC, 8742 Lucent Blv., St.. 300, Highlands Ranch, CO 80129-2386
517131589	^ MEBN	Aug 26 2022 20:51:14	Apex, 2501 Oregon Pike, Lancaster, PA 17601-4890
517131590	^ MEBN	Aug 26 2022 20:51:43	Ars/Account Resolution Specialist, PO Box 459079, Sunrise, FL 33345-9079
517331344	Email/PDF: resurgentbknotifications@resurgent.com	Aug 26 2022 20:56:33	Ashley Funding Services, LLC its successors and, assigns as assignee of Reimbursement, Technologies, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517131591	Email/Text: ebn@rwjbh.org	Aug 26 2022 20:53:00	Barnabas Health, PO Box 903, Oceanport, NJ 07757-0903
517131597	EDI: CAPIO.COM	Aug 27 2022 00:43:00	Capiro Partners, 2222 Texoma Pkwy Ste 150, Sherman, TX 75090-2481
517131598	EDI: CAPIO.COM	Aug 27 2022 00:43:00	Capiro Partners LLC, Attn: Bankruptcy, PO Box 3498, Sherman, TX 75091-3498
517131599	EDI: CAPITALONE.COM	Aug 27 2022 00:43:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
517131601	Email/Text: ebnnotifications@creditacceptance.com	Aug 26 2022 20:51:00	Credit Acceptance, PO Box 513, Southfield, MI 48037-0513
517131602	Email/Text: ebnnotifications@creditacceptance.com	Aug 26 2022 20:51:00	Credit Acceptance, 25505 W 12 Mile Rd Ste 3000, Southfield, MI 48034-8331
517131603	EDI: CCS.COM	Aug 27 2022 00:43:00	Credit Collections Services, Attention: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
517131605	EDI: DCI.COM	Aug 27 2022 00:43:00	Diversified Consultant, DCI, PO Box 551268, Jacksonville, FL 32255-1268
517131611	Email/Text: bncnotifications@pheaa.org	Aug 26 2022 20:52:00	FedLoan Servicing, Attention: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184
517131612	+ Email/Text: bkynotice@harvardcollect.com	Aug 26 2022 20:53:00	Harvard Collection, Attn: Bankruptcy, 4839 N Elston Ave, Chicago, IL 60630-2589
517160578	+ Email/Text: gbechakas@outlook.com	Aug 26 2022 20:52:00	Intercoastal Financial, LLC, 7954 Transit Rd. #144, Williamsville, NY 14221-4117
517131614	EDI: JEFFERSONCAP.COM	Aug 27 2022 00:43:00	Jefferson Capital, PO Box 23051, Columbus, GA 31902-3051
517131615	EDI: JEFFERSONCAP.COM	Aug 27 2022 00:43:00	Jefferson Capital Systems, LLC, 16 McLeland Rd, Saint Cloud, MN 56303-2198
517131619	Email/Text: Meridianbankruptcy@hackensackmeridian.org	Aug 26 2022 20:53:00	Meridian Health, PO Box 417140, Boston, MA 02241-7140
517131622	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 26 2022 20:52:00	Midland Funding, 227 W Strade St Ste 1610, Charlotte, NC 28202-1676
517131623	Email/Text: bankruptcydpt@mcmcg.com	Aug 26 2022 20:52:00	Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
517131626	Email/Text: OMCbankruptcy@hackensackmeridian.org	Aug 26 2022 20:53:00	Ocean Medical Center, PO Box 417140, Boston, MA 02241-7140
517131628	Email/Text: signed.order@pfwattorneys.com	Aug 26 2022 20:51:00	Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
517324465	EDI: Q3G.COM	Aug 27 2022 00:43:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
517324456	EDI: Q3G.COM	Aug 27 2022 00:43:00	Quantum3 Group LLC as agent for, CP Medical LLC, PO Box 788, Kirkland, WA 98083-0788

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517131629	Email/Text: clientservices@remexinc.com	Aug 26 2022 20:52:00	Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
517131630	Email/Text: bankruptcy@savit.com	Aug 26 2022 20:53:00	Savit Coll, PO Box 250, East Brunswick, NJ 08816-0250
517131632	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 26 2022 20:52:00	Specialized Loan Servicing, 6200 S Quebec St, Greenwood Village, CO 80111-4720
517131633	Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 26 2022 20:52:00	Specialized Loan Servicing/SIs, Attn: Bankruptcy, PO Box 636005, Littleton, CO 80163-6005
517133709	+ EDI: RMSC.COM	Aug 27 2022 00:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517131635	EDI: RMSC.COM	Aug 27 2022 00:43:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
517131638	Email/Text: blindsay@transcontinentalcredit.com	Aug 26 2022 20:52:00	Trans-Continental, PO Box 5055, White Plains, NY 10602-5055
517131636	EDI: WTRRNBNK.COM	Aug 27 2022 00:43:00	Target Card Services, PO Box 673, Minneapolis, MN 55440-0673
519068492	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 26 2022 20:52:00	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
517168600	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 26 2022 20:52:00	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517202888	Email/Text: bncnotifications@pheaa.org	Aug 26 2022 20:52:00	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
517131639	Email/Text: collect@williamsalexander.com	Aug 26 2022 20:52:00	Waassociates, PO Box 2148, Wayne, NJ 07474-2148
517131640	Email/Text: collect@williamsalexander.com	Aug 26 2022 20:52:00	Williams, Alexander & Associates, PO Box 2148, Wayne, NJ 07474-2148

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519295732	*+	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
518924468	*+	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517131596	##	Buckley Madole, PC, 99 Wood Ave S Ste 803, Iselin, NJ 08830-2713

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Loss Mitigation Specialized Loan Servicing LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-4 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC, as servicer for The Bank of New York Mellon bk@stewartlegalgroup.com
Marc C Capone	on behalf of Joint Debtor Lorraine M. Kuhn ecf@gbclawgroup.com mcapone@ecf.courtdrive.com;e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;mcapone@gbclawgroup.com;jgillman@ecf.courtdrive.com
Marc C Capone	on behalf of Debtor Richard Kuhn ecf@gbclawgroup.com mcapone@ecf.courtdrive.com;e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;mcapone@gbclawgroup.com;jgillman@ecf.courtdrive.com
Rebecca Ann Solarz	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-4 rsolarz@kmllawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9